

Fill in this information to identify your case:

Debtor 1	<b>Frederico C Magalhaes</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number (if known)	<b>22-13079</b>		

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new **Summary** and check the box at the top of this page.

#### Part 1: Summarize Your Assets

		<b>Your assets</b> Value of what you own
1.	<b>Schedule A/B: Property</b> (Official Form 106A/B)	\$ <b>525,000.00</b>
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ <b>525,000.00</b>
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ <b>183,900.00</b>
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ <b>708,900.00</b>

#### Part 2: Summarize Your Liabilities

		<b>Your liabilities</b> Amount you owe
2.	<b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)	\$ <b>596,848.00</b>
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ <b>596,848.00</b>
3.	<b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)	\$ <b>9,000.00</b>
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$ <b>9,000.00</b>
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$ <b>19,882.00</b>
		<b>Your total liabilities</b> \$ <b>625,730.00</b>

#### Part 3: Summarize Your Income and Expenses

4.	<b>Schedule I: Your Income</b> (Official Form 106I)	\$ <b>8,091.20</b>
	Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$ <b>8,091.20</b>
5.	<b>Schedule J: Your Expenses</b> (Official Form 106J)	\$ <b>6,575.00</b>
	Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$ <b>6,575.00</b>

#### Part 4: Answer These Questions for Administrative and Statistical Records

##### 6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes

##### 7. What kind of debt do you have?

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

**Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box and submit this form to the court with your other schedules.*

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$ **0.00**

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

<b>From Part 4 on Schedule E/F, copy the following:</b>	<b>Total claim</b>
9a. Domestic support obligations (Copy line 6a.)	\$ <b>0.00</b>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <b>9,000.00</b>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <b>0.00</b>
9d. Student loans. (Copy line 6f.)	\$ <b>0.00</b>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <b>0.00</b>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <b>0.00</b>
<b>9g. Total.</b> Add lines 9a through 9f.	<b>\$ 9,000.00</b>



Debtor 1 **Frederico C Magalhaes**Case number (if known) 22-13079

## 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

 No Yes

3.1 Make: **Jeep**  
 Model: **Liberty**  
 Year: **2003**  
 Approximate mileage: **201,000**

Other information:

**No liens as to motor vehicle**  
**Motor vehicle in fair condition**

## Who has an interest in the property? Check one

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the  
entire property?**\$773.00**Current value of the  
portion you own?**\$773.00**

3.2 Make: **Chevrolet**  
 Model: **Silverado Pickup Truck**  
 Year: **2022**  
 Approximate mileage: **9500**

Other information:

**Motor vehicle subject to  
security interest**  
**Motor vehicle in good condition**

## Who has an interest in the property? Check one

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the  
entire property?**\$39,685.00**Current value of the  
portion you own?**\$39,685.00**

3.3 Make: **Mercedes Benz**  
 Model: **GLE 450 Sport Utility**  
 Year: **2022**  
 Approximate mileage: **5500**

Other information:

**2022 Mercedes Benz GLE 450,  
5500 miles, Subject to security  
interest**  
**Leased vehicle**  
**48 month lease term**  
**43 months, estimated remaining  
on lease term**  
**Debtor's spouse currently  
drives and maintains vehicle.**

## Who has an interest in the property? Check one

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the  
entire property?**\$60,447.00**Current value of the  
portion you own?**\$60,447.00**

## 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

 No Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for  
 .pages you have attached for Part 2. Write that number here.....=>

**\$100,905.00****Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the  
portion you own?Do not deduct secured  
claims or exemptions.

## 6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

 No Yes. Describe.....

**7 rooms of miscellaneous used household goods and household furnishings****\$8,000.00****7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No Yes. Describe.....**Three television sets  
One personal computer  
One laptop computer  
Two cellular telephones****\$900.00****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe.....**Miscellaneous used articles of clothing and clothing accessories****\$500.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe.....**( Debtor has indicated that he currently has no pieces of jewelry)****\$0.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses No Yes. Describe.....**Three pet dogs****\$0.00****14. Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.....

Debtor 1

Frederico C Magalhaes

Case number (if known) 22-13079

Various used books and magazines
Famiy pictures
Wall pictures

\$40.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....

\$9,440.00

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

16. **Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

 No Yes.....

Cash in debtor's possession or at residence

\$200.00

17. **Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

 No Yes.....

Institution name:

TD Bank, NA  
17.1. Checking Account 600 Passaic Avenue, West Caldwell, NJ 07006 \$555.00

18. **Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

 No Yes.....

Institution or issuer name:

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture** No Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

 No Yes. Give specific information about them

Issuer name:

21. **Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

 No Yes. List each account separately.

Type of account:

Institution name:

<b>Pension Retirement Savings Plan</b>	<b>Pension retirement saving plan through, Caldwell Volunteer Fire Department, Not currently receiving benefits and or distributions. ( ERISA qualified retirement savings plan)</b>	<b>\$0.00</b>
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**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

 No Yes. ....

Institution name or individual:

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)** No Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

 No Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

 No Yes. Give specific information about them...**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you** No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**Debtor did not receive income tax refunds for 2020.  
Debtor does not expect to receive any income tax refunds for tax 2021.**

**Federal and State Income Tax Refunds**

**\$0.00****29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

 No Yes. Give specific information.....**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

 No Yes. Give specific information..

**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

 No Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

 No Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

 No Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims** No Yes. Describe each claim.....**35. Any financial assets you did not already list** No Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$755.00

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?** No. Go to Part 6. Yes. Go to line 38.Current value of the portion you own?  
Do not deduct secured claims or exemptions.**38. Accounts receivable or commissions you already earned** No Yes. Describe.....**39. Office equipment, furnishings, and supplies**

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

 No Yes. Describe.....**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade** No Yes. Describe.....

**Small hand tools**  
**Small electric tools**  
**Small digging and mixing tools**  
**( Small hand and electric tools used in debtor's employment)**

\$2,800.00

<b>One 2019 Caterpillar Hydraulic Excavator Caterpillar 305.5ECR # CR508049 Co-signed business obligations</b>	<b>\$35,000.00</b>
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<b>One 2019 Caterpillar Compact Track Loader Caterpillar 289D # TAW1204 Co-signed business obligations</b>	<b>\$35,000.00</b>
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**41. Inventory**

No  
 Yes. Describe.....

**42. Interests in partnerships or joint ventures**

No  
 Yes. Give specific information about them.....  
 Name of entity: % of ownership:

**43. Customer lists, mailing lists, or other compilations**

No.  
 Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?  
 No  
 Yes. Describe.....

**44. Any business-related property you did not already list**

No  
 Yes. Give specific information.....

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....**

**\$72,800.00**

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
 If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No. Go to Part 7.  
 Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

No  
 Yes. Give specific information.....

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

**\$0.00**

Debtor 1 **Frederico C Magalhaes**

Case number (if known) **22-13079**

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 .....		\$525,000.00
56. Part 2: Total vehicles, line 5 .....	\$100,905.00	
57. Part 3: Total personal and household items, line 15 .....	\$9,440.00	
58. Part 4: Total financial assets, line 36 .....	\$755.00	
59. Part 5: Total business-related property, line 45 .....	\$72,800.00	
60. Part 6: Total farm- and fishing-related property, line 52 .....	\$0.00	
61. Part 7: Total other property not listed, line 54 .....	\$0.00	
62. Total personal property. Add lines 56 through 61... .....	\$183,900.00	Copy personal property total
63. Total of all property on Schedule A/B. Add line 55 + line 62 .....		\$708,900.00

Fill in this information to identify your case:

Debtor 1	<b>Frederico C Magalhaes</b>	
	First Name	Middle Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY	
Case number (if known)	<b>22-13079</b>	

Check if this is an amended filing

**Official Form 106C**

**Schedule C: The Property You Claim as Exempt**

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

**For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.**

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	
<b>176 Central Avenue West Caldwell, NJ 07006 Essex County One family residence Solely owned by Frederico Magalhaes (debtor) Purchased on July 19, 2021 for \$475,000.00 dollars Home mortgage includes real property taxes and homeowners insurance Debtor's</b>	<b>\$525,000.00</b>	<input checked="" type="checkbox"/> <b>\$27,900.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(1)</b>
Line from <i>Schedule A/B</i> : 1.1			
<b>2003 Jeep Liberty 201,000 miles No liens as to motor vehicle Motor vehicle in fair condition Line from <i>Schedule A/B</i>: 3.1</b>	<b>\$773.00</b>	<input checked="" type="checkbox"/> <b>\$773.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(2)</b>
Line from <i>Schedule A/B</i> : 6.1			
<b>7 rooms of miscellaneous used household goods and household furnishings Line from <i>Schedule A/B</i>: 6.1</b>	<b>\$8,000.00</b>	<input checked="" type="checkbox"/> <b>\$8,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>

Debtor 1 <u>Frederico C Magalhaes</u>	Case number (if known)	<u>22-13079</u>
<p><b>Brief description of the property and line on Schedule A/B that lists this property</b></p> <p>Current value of the portion you own</p> <p>Copy the value from Schedule A/B</p> <p><i>Check only one box for each exemption.</i></p>		
<b>Three television sets</b> <b>One personal computer</b> <b>One laptop computer</b> <b>Two cellular telephones</b> Line from Schedule A/B: <b>7.1</b>	<b>\$900.00</b>  <input checked="" type="checkbox"/> <b>\$900.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Miscellaneous used articles of clothing and clothing accessories</b> Line from Schedule A/B: <b>11.1</b>	<b>\$500.00</b>  <input checked="" type="checkbox"/> <b>\$500.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>( Debtor has indicated that he currently has no pieces of jewelry)</b> Line from Schedule A/B: <b>12.1</b>	<b>\$0.00</b>  <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(4)</b>
<b>Three pet dogs</b> Line from Schedule A/B: <b>13.1</b>	<b>\$0.00</b>  <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Various used books and magazines</b> <b>Famiy pictures</b> <b>Wall pictures</b> Line from Schedule A/B: <b>14.1</b>	<b>\$40.00</b>  <input checked="" type="checkbox"/> <b>\$40.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Cash in debtor's possession or at residence</b> Line from Schedule A/B: <b>16.1</b>	<b>\$200.00</b>  <input checked="" type="checkbox"/> <b>\$200.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Checking Account: TD Bank, NA</b> <b>600 Passaic Avenue, West Caldwell,</b> <b>NJ 07006</b> Line from Schedule A/B: <b>17.1</b>	<b>\$555.00</b>  <input checked="" type="checkbox"/> <b>\$555.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Checking Account: TD Bank, NA</b> <b>600 Passaic Avenue, West Caldwell,</b> <b>NJ 07006</b> Line from Schedule A/B: <b>17.1</b>	<b>\$555.00</b>  <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Pension Retirement Savings Plan:</b> <b>Pension retirement saving plan</b> <b>through, Caldwell Volunteer Fire</b> <b>Department, Not currently receiving</b> <b>benefits and or distributions.</b> <b>( ERISA qualified retirement savings</b> <b>plan)</b> Line from Schedule A/B: <b>21.1</b>	<b>\$0.00</b>  <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(12)</b>
<b>Pension Retirement Savings Plan:</b> <b>Pension retirement saving plan</b> <b>through, Caldwell Volunteer Fire</b> <b>Department, Not currently receiving</b> <b>benefits and or distributions.</b> <b>( ERISA qualified retirement savings</b> <b>plan)</b> Line from Schedule A/B: <b>21.1</b>	<b>\$0.00</b>  <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. Section 541(c)(2)</b>

Debtor 1	<u>Frederico C Magalhaes</u>	Case number (if known)	<u>22-13079</u>
Brief description of the property and line on <i>Schedule A/B</i> that lists this property		Current value of the portion you own	Amount of the exemption you claim
		Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.
<b>Federal and State Income Tax Refunds: Debtor did not receive income tax refunds for 2020. Debtor does not expect to receive any income tax refunds for tax 2021.</b> Line from <i>Schedule A/B</i> : <b>28.1</b>		<u>\$0.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit
<b>Small hand tools</b> <b>Small electric tools</b> <b>Small digging and mixing tools</b> ( Small hand and electric tools used in debtor's employment) Line from <i>Schedule A/B</i> : <b>40.1</b>		<u>\$2,800.00</u>	<input checked="" type="checkbox"/> <u>\$2,800.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit

3. **Are you claiming a homestead exemption of more than \$189,050?**

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

No  
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
 No  
 Yes

Fill in this information to identify your case:

Debtor 1	<b>Frederico C Magalhaes</b>	
	First Name	Middle Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY	
Case number (if known)	<b>22-13079</b>	

Check if this is an amended filing

**Official Form 106D**

**Schedule D: Creditors Who Have Claims Secured by Property**

**12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1	Column A	Column B	Column C
	<b>Amount of claim</b> Do not deduct the value of collateral.	<b>Value of collateral that supports this claim</b>	<b>Unsecured portion if any</b>
<b>Ally Financial</b> Creditor's Name	<b>\$61,879.00</b>	<b>\$39,685.00</b>	<b>\$22,194.00</b>

**Attn: Bankruptcy  
P0 Box 380901  
Bloomington, MN 55438**

Number, Street, City, State & Zip Code

**Who owes the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

Describe the property that secures the claim:

**2022 Chevrolet Silverado Pickup  
Truck 9500 miles  
Motor vehicle subject to security interest  
Motor vehicle in good condition**

As of the date you file, the claim is: Check all that apply.

Contingent  
 Unliquidated  
 Disputed

**Nature of lien.** Check all that apply.

An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset) **Purchase Money Security**

Date debt was incurred

Last 4 digits of account number **4982**

Debtor 1 <b>Frederico C Magalhaes</b> First Name _____ Middle Name _____ Last Name _____	Case number (if known) <b>22-13079</b>																					
<table border="1"> <tr> <td><b>2.2</b> <b>Flagstar Bank</b> Creditor's Name</td> <td>Describe the property that secures the claim: <b>176 Central Avenue West Caldwell, NJ 07006 Essex County One family residence Solely owned by Frederico Magalhaes (debtor) Purchased on July 19, 2021 for \$475,000.00 dollars Home mortgage includes real property taxes and homeowners ins</b></td> <td><b>\$454,260.00</b></td> <td><b>\$525,000.00</b></td> <td><b>\$0.00</b></td> </tr> <tr> <td><b>5151 Corporate Drive Troy, MI 48098</b> Number, Street, City, State &amp; Zip Code</td> <td colspan="4">As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</td> </tr> <tr> <td><b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b></td> <td colspan="4"><b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>Mortgage</b></td> </tr> <tr> <td>Date debt was incurred _____</td> <td>Last 4 digits of account number <b>1875</b></td> <td colspan="4"></td> </tr> </table>		<b>2.2</b> <b>Flagstar Bank</b> Creditor's Name	Describe the property that secures the claim: <b>176 Central Avenue West Caldwell, NJ 07006 Essex County One family residence Solely owned by Frederico Magalhaes (debtor) Purchased on July 19, 2021 for \$475,000.00 dollars Home mortgage includes real property taxes and homeowners ins</b>	<b>\$454,260.00</b>	<b>\$525,000.00</b>	<b>\$0.00</b>	<b>5151 Corporate Drive Troy, MI 48098</b> Number, Street, City, State & Zip Code	As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed				<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>	<b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>Mortgage</b>				Date debt was incurred _____	Last 4 digits of account number <b>1875</b>				
<b>2.2</b> <b>Flagstar Bank</b> Creditor's Name	Describe the property that secures the claim: <b>176 Central Avenue West Caldwell, NJ 07006 Essex County One family residence Solely owned by Frederico Magalhaes (debtor) Purchased on July 19, 2021 for \$475,000.00 dollars Home mortgage includes real property taxes and homeowners ins</b>	<b>\$454,260.00</b>	<b>\$525,000.00</b>	<b>\$0.00</b>																		
<b>5151 Corporate Drive Troy, MI 48098</b> Number, Street, City, State & Zip Code	As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed																					
<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>	<b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>Mortgage</b>																					
Date debt was incurred _____	Last 4 digits of account number <b>1875</b>																					
<table border="1"> <tr> <td><b>2.3</b> <b>Mercedes-Benz Financial Services</b> Creditor's Name</td> <td>Describe the property that secures the claim: <b>2022 Mercedes Benz GLE 450 Sport Utility 5500 miles 2022 Mercedes Benz GLE 450, 5500 miles, Subject to security interest Leased vehicle 48 month lease term 43 months, estimated remaining on lease term Debtor's spouse currently drives</b></td> <td><b>\$80,709.00</b></td> <td><b>\$60,447.00</b></td> <td><b>\$20,262.00</b></td> </tr> <tr> <td><b>Attn: Bankruptcy P0 Box 685 Roanoke, TX 76262</b> Number, Street, City, State &amp; Zip Code</td> <td colspan="4">As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</td> </tr> <tr> <td><b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b></td> <td colspan="4"><b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>Leased vehicle</b></td> </tr> <tr> <td>Date debt was incurred _____</td> <td>Last 4 digits of account number <b>9001</b></td> <td colspan="4"></td> </tr> </table>		<b>2.3</b> <b>Mercedes-Benz Financial Services</b> Creditor's Name	Describe the property that secures the claim: <b>2022 Mercedes Benz GLE 450 Sport Utility 5500 miles 2022 Mercedes Benz GLE 450, 5500 miles, Subject to security interest Leased vehicle 48 month lease term 43 months, estimated remaining on lease term Debtor's spouse currently drives</b>	<b>\$80,709.00</b>	<b>\$60,447.00</b>	<b>\$20,262.00</b>	<b>Attn: Bankruptcy P0 Box 685 Roanoke, TX 76262</b> Number, Street, City, State & Zip Code	As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed				<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>	<b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>Leased vehicle</b>				Date debt was incurred _____	Last 4 digits of account number <b>9001</b>				
<b>2.3</b> <b>Mercedes-Benz Financial Services</b> Creditor's Name	Describe the property that secures the claim: <b>2022 Mercedes Benz GLE 450 Sport Utility 5500 miles 2022 Mercedes Benz GLE 450, 5500 miles, Subject to security interest Leased vehicle 48 month lease term 43 months, estimated remaining on lease term Debtor's spouse currently drives</b>	<b>\$80,709.00</b>	<b>\$60,447.00</b>	<b>\$20,262.00</b>																		
<b>Attn: Bankruptcy P0 Box 685 Roanoke, TX 76262</b> Number, Street, City, State & Zip Code	As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed																					
<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>	<b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>Leased vehicle</b>																					
Date debt was incurred _____	Last 4 digits of account number <b>9001</b>																					

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$596,848.00**

If this is the last page of your form, add the dollar value totals from all pages.

**\$596,848.00**

Write that number here:

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Debtor 1	<b>Frederico C Magalhaes</b>	Case number (if known)	<b>22-13079</b>
	First Name	Middle Name	Last Name
<hr/>			
[ ]	Name, Number, Street, City, State & Zip Code <b>Ally Bank</b> <b>P0 Box 130424</b> <b>Roseville, MN 55113</b>	On which line in Part 1 did you enter the creditor?	<u>2.1</u>
		Last 4 digits of account number	_____
<hr/>			
[ ]	Name, Number, Street, City, State & Zip Code <b>Ally Financial</b> <b>P0 Box 380901</b> <b>Bloomington, MN 55438</b>	On which line in Part 1 did you enter the creditor?	<u>2.1</u>
		Last 4 digits of account number	_____
<hr/>			
[ ]	Name, Number, Street, City, State & Zip Code <b>Ally Financial</b> <b>Attn: Bankruptcy</b> <b>P0 Box 380901</b> <b>Bloomington, MN 55438</b>	On which line in Part 1 did you enter the creditor?	<u>2.1</u>
		Last 4 digits of account number	_____
<hr/>			
[ ]	Name, Number, Street, City, State & Zip Code <b>Flagstar Bank</b> <b>5151 Corporate Drive</b> <b>Troy, MI 48098</b>	On which line in Part 1 did you enter the creditor?	<u>2.2</u>
		Last 4 digits of account number	_____
<hr/>			
[ ]	Name, Number, Street, City, State & Zip Code <b>Flagstar Bank</b> <b>PO Box 660263</b> <b>Dallas, TX 75266</b>	On which line in Part 1 did you enter the creditor?	<u>2.2</u>
		Last 4 digits of account number	_____
<hr/>			
[ ]	Name, Number, Street, City, State & Zip Code <b>Mercedes Benz</b> <b>PO Box 551080</b> <b>Jacksonville, FL 32255</b>	On which line in Part 1 did you enter the creditor?	<u>2.3</u>
		Last 4 digits of account number	_____
<hr/>			
[ ]	Name, Number, Street, City, State & Zip Code <b>Mercedes-Benz Credit</b> <b>PO Box 9001880</b> <b>Louisville, KY 40290</b>	On which line in Part 1 did you enter the creditor?	<u>2.3</u>
		Last 4 digits of account number	_____
<hr/>			
[ ]	Name, Number, Street, City, State & Zip Code <b>Mercedes-Benz Financial Services</b> <b>P0 Box 961</b> <b>Roanoke, TX 76262</b>	On which line in Part 1 did you enter the creditor?	<u>2.3</u>
		Last 4 digits of account number	_____

Fill in this information to identify your case:

Debtor 1	<b>Frederico C Magalhaes</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number (if known)	<b>22-13079</b>		

Check if this is an amended filing

Official Form 106E/F

**Schedule E/F: Creditors Who Have Unsecured Claims**

**12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.

Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
2.1 State of New Jersey	Last 4 digits of account number <b>XXXX</b>	<b>\$9,000.00</b>	<b>Unknown</b>
Priority Creditor's Name <b>Division of Taxation</b> <b>50 Barrack Street, P.O. Box 269</b> <b>Trenton, NJ 08646</b>	When was the debt incurred?		
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	<input checked="" type="checkbox"/> Contingent		
<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Unliquidated		
<input type="checkbox"/> Debtor 2 only	<input checked="" type="checkbox"/> Disputed		
<input type="checkbox"/> Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:		
<input type="checkbox"/> At least one of the debtors and another	<input type="checkbox"/> Domestic support obligations		
<input type="checkbox"/> Check if this claim is for a community debt	<input checked="" type="checkbox"/> Taxes and certain other debts you owe the government		
Is the claim subject to offset?	<input type="checkbox"/> Claims for death or personal injury while you were intoxicated		
<input type="checkbox"/> No	<input type="checkbox"/> Other. Specify _____		
<input checked="" type="checkbox"/> Yes	<b>Personal income tax liabilities, estimated.</b>		

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.

Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

**Total claim**

Debtor 1 **Frederico C Magalhaes**

4.1	<b>24/7 Security Agency LLC</b> Nonpriority Creditor's Name <b>2 Gregory Lane</b> <b>East Hanover, NJ 07936</b> Number Street City State Zip Code	Last 4 digits of account number <u>1919</u>	\$15,000.00
Who incurred the debt? Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another			
<input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes			
As of the date you file, the claim is: Check all that apply <input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Business debts</b>			
4.2	<b>Biebelberg &amp; Martin, LLC</b> Nonpriority Creditor's Name <b>Attn: Keith M Beibelberg, ESQ</b> <b>Schoolhouse Plaza</b> <b>374 Millburn Avenue</b> <b>Millburn, NJ 07041</b> Number Street City State Zip Code	Last 4 digits of account number <u>0421</u>	Unknown
Who incurred the debt? Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another			
<input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes			
As of the date you file, the claim is: Check all that apply <input checked="" type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <b>Collecting for Steven Runfolo</b> <b>Steven Runfolo v. Federico Magalhas</b> <input checked="" type="checkbox"/> Other. Specify <b>Docket # L-6804-21</b>			
4.3	<b>Capital One</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>P.O. Box 30285</b> <b>Salt Lake City, UT 84130</b> Number Street City State Zip Code	Last 4 digits of account number <u>9327</u>	\$549.00
Who incurred the debt? Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another			
<input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Credit Card Debts</b>			

Debtor 1 **Frederico C Magalhaes**

4.4

**Capital One**

Nonpriority Creditor's Name

**P0 Box 31293****Salt Lake City, UT 84131**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Last 4 digits of account number **5340****\$513.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

 Contingent Unliquidated Disputed

## Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

 Other. Specify **Credit Card Debts**

4.5

**Capital One**

Nonpriority Creditor's Name

**Attn: Bankruptcy****P.O. Box 30285****Salt Lake City, UT 84130**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Last 4 digits of account number **1089****\$55.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

 Contingent Unliquidated Disputed

## Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

 Other. Specify **Credit Card Debts**

4.6

**Credit First National Association**

Nonpriority Creditor's Name

**Attn: Bankruptcy****P0 Box 81315****Cleveland, OH 44181**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Last 4 digits of account number **0404****\$0.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

 Contingent Unliquidated Disputed

## Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

 Other. Specify **Credit Card Debts ( zero or no balance)**

Debtor 1 **Frederico C Magalhaes**

Case number (if known)

**22-13079**

4.7

**Gs Bank Usa**

Nonpriority Creditor's Name

**Attn: Bankruptcy****PO Box 7247****Philadelphia, PA 19170**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

**Is the claim subject to offset?**

No  
 Yes

Last 4 digits of account number **5548****\$3,272.00**

When was the debt incurred?

**As of the date you file, the claim is:** Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Credit Card Debts**

4.8

**John Deere Construction and Forestry Co.**

Nonpriority Creditor's Name

**6400 N. W 86th Street****Johnston, IA 50131**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

**Is the claim subject to offset?**

No  
 Yes

Last 4 digits of account number **3719****Unknown**

When was the debt incurred?

**As of the date you file, the claim is:** Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

**Business debts**  
**Purchases**

4.9

**John Runfolo**

Nonpriority Creditor's Name

**15 Hillcrest Boulevard****Warren, NJ 07059**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

**Is the claim subject to offset?**

No  
 Yes

Last 4 digits of account number **XXXX****Unknown**

When was the debt incurred?

**As of the date you file, the claim is:** Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

**■ Other. Specify **Unknown debts ( Business debts)****

Debtor 1 Frederico C Magalhaes

Case number (if known)

22-130794.1  
0**Mercedes-Benz Financial Services**

Nonpriority Creditor's Name

**Attn: Bankruptcy****P0 Box 685****Roanoke, TX 76262**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

**Is the claim subject to offset?**

No  
 Yes

Last 4 digits of account number

7001\$493.00

When was the debt incurred?

**As of the date you file, the claim is:** Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Deficiency as to automobile lease

4.1  
1**Scipione, Berg & Associates, LLC**

Nonpriority Creditor's Name

**Attn: Steven R Scipione, ESQ****FOR NOTICE ONLY****130 Clinton Road, Suite 201****Fairfield, NJ 07004**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

**Is the claim subject to offset?**

No  
 Yes

Last 4 digits of account number

XXXX\$0.00

When was the debt incurred?

**As of the date you file, the claim is:** Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

**Former state court counsel****■ Other. Specify** For notice only4.1  
2**Steven Runfolo**

Nonpriority Creditor's Name

**15 Hillcrest Boulevard****Warren, NJ 07059**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

**Is the claim subject to offset?**

No  
 Yes

Last 4 digits of account number

0421Unknown

When was the debt incurred?

**As of the date you file, the claim is:** Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

**Steven Runfolo v. Federico Magalhas****■ Other. Specify** Docket # L-6804-21

Debtor 1 Frederico C Magalhaes

Case number (if known)

22-130794.1  
3**Verizon**

Nonpriority Creditor's Name

**Verizon Wireless Bk Admin  
500 Technology Drive Ste 550  
Weldon Springs, MO 63304**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

0001\$0.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Cellular telephone services

4.1  
4**Wells Fargo Dealer Services**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
1100 Corporate Center Drive  
Raleigh, NC 27607**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

0361\$0.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify (Should be paid in full)

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

**24/7 Security Agency  
2 Gregory Lane  
East Hanover, NJ 07936**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Biebelberg & Martin  
Schoolhouse Plaza  
374 Millburn Avenue  
Millburn, NJ 07041**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.2 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Biebelberg & Martin, LLC  
Attn: Arvin Slatkin, ESQ  
Schoolhouse Plaza  
374 Millburn Avenue  
Millburn, NJ 07041**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.2 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Debtor 1 **Frederico C Magalhaes**

Last 4 digits of account number

## Name and Address

**Biebelberg & Martin, LLC**  
**Schoolhouse Plaza**  
**374 Millburn Avenue**  
**Millburn, NJ 07041**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.2 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

## Name and Address

**Biebelberg & Martin, LLC ESQ**  
**Schoolhouse Plaza**  
**374 Millburn Avenue**  
**Millburn, NJ 07041**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.2 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

## Name and Address

**Capital One**  
**P0 Box 31293**  
**Salt Lake City, UT 84131**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.3 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

## Name and Address

**Capital One**  
**P0 Box 31293**  
**Salt Lake City, UT 84131**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.5 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

## Name and Address

**Capital One, NA**  
**Bankruptcy Dept.**  
**PO Box 5155**  
**Norcross, GA 30091**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.3 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

## Name and Address

**Capital One, NA**  
**Capital One Bank (USA) N.A.**  
**P0 Box 30285**  
**Salt Lake City, UT 84130**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.3 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

## Name and Address

**Credit First National Association**  
**P0 Box 81315**  
**Cleveland, OH 44181**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.6 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

## Name and Address

**David E Gray, ESQ**  
**9 Alexandra Drive**  
**East Hanover, NJ 07936**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.1 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

## Name and Address

**Goldman Sachs**  
**Attn: Bankruptcy**  
**P0 Box 45400**  
**Salt Lake City, UT 84145**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.7 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

## Name and Address

**Gs Bank**  
**P0 Box 45400**  
**Salt Lake City, UT 84145**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.7 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

## Name and Address

**Gs Bank Usa**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.7 of (Check one):

Part 1: Creditors with Priority Unsecured Claims

Debtor 1 **Frederico C Magalhaes****P0 Box 45400  
Salt Lake City, UT 84145** Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**John Deere Capital Corporation  
PO Box 6600  
Johnston, IA 50131**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.8 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Joseph A McCormick, Jr. PA ESQ  
76 Euclid Avenue  
Suite 103  
Haddonfield, NJ 08033**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.8 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Mercedes-Benz Financial Services  
P0 Box 961  
Roanoke, TX 76262**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.10 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Mr. Steven Runfolo  
15 Hillcrest Boulevard  
Warren, NJ 07059**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.12 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**State of New Jersey  
Division of Taxation  
Bankruptcy Section  
PO Box 245  
Trenton, NJ 08646-0245**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 2.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**State of New Jersey  
Division of Revenue  
PO Box 262  
Trenton, NJ 08646**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 2.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**State of New Jersey  
Division of Revenue  
PO Box 417  
Trenton, NJ 08646**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 2.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**State of New Jersey  
Division of Taxation  
PO Box 046  
Trenton, NJ 08646-0046**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 2.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Steven Runfolo  
15 Hillcrest Boulevard  
Warren, NJ 07059**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.12 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Verizon  
500 Technology Drive  
Weldon Spring, MO 63304**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.13 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Debtor 1 **Frederico C Magalhaes**

Case number (if known)

**22-13079**

Name and Address

**Verizon**  
**PO Box 25087**  
**Wilmington, DE 19899**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.13** of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Verizon Bankruptcy**  
**500 Technology Drive**  
**Saint Charles, MO 63304**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.13** of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Wells Fargo Bank**  
**PO Box 28724**  
**Kansas City, MO 64118**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.14** of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Wells Fargo Dealer Services**  
**P0 Box 71092**  
**Charlotte, NC 28272**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.14** of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		<b>Total Claim</b>
<b>Total claims from Part 1</b>	6a. <b>Domestic support obligations</b>	6a. \$ <b>0.00</b>
	6b. <b>Taxes and certain other debts you owe the government</b>	6b. \$ <b>9,000.00</b>
	6c. <b>Claims for death or personal injury while you were intoxicated</b>	6c. \$ <b>0.00</b>
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d. \$ <b>0.00</b>
	6e. <b>Total Priority.</b> Add lines 6a through 6d.	6e. \$ <b>9,000.00</b>
<b>Total claims from Part 2</b>	6f. <b>Student loans</b>	6f. \$ <b>0.00</b>
	6g. <b>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</b>	6g. \$ <b>0.00</b>
	6h. <b>Debts to pension or profit-sharing plans, and other similar debts</b>	6h. \$ <b>0.00</b>
	6i. <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ <b>19,882.00</b>
		6j. <b>Total Nonpriority.</b> Add lines 6f through 6i.

Fill in this information to identify your case:

Debtor 1	<b>Frederico C Magalhaes</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number (if known)	<b>22-13079</b>		

Check if this is an amended filing

**Official Form 106G**

**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

**1. Do you have any executory contracts or unexpired leases?**

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

**2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.**

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 <b>Mercedes-Benz Financial Services</b> Attn: Bankruptcy P0 Box 685 Roanoke, TX 76262	<b>2022 Mercedes-Benz GLE 450, 5500 miles, Subject to security interest Leased vehicle 48 month lease term 43 months, estimated remaining on lease term Debtor's spouse currently drives and maintains vehicle.</b>

Fill in this information to identify your case:

Debtor 1	<b>Frederico C Magalhaes</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number (if known)	<b>22-13079</b>		

Check if this is an amended filing

## Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No  
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.  
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

**Column 1: Your codebtor**

Name, Number, Street, City, State and ZIP Code

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

3.1

Name \_\_\_\_\_

Schedule D, line \_\_\_\_\_

Schedule E/F, line \_\_\_\_\_

Schedule G, line \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

3.2

Name \_\_\_\_\_

Schedule D, line \_\_\_\_\_

Schedule E/F, line \_\_\_\_\_

Schedule G, line \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1	<b>Frederico C Magalhaes</b>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<b>DISTRICT OF NEW JERSEY</b>
Case number (If known)	<b>22-13079</b>

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<b>Manager</b>	<b>Currently Not Working</b>
Employer's name	<b>Concrete Solutions NJ, LLC</b>	<b>Currently Not Working</b>
Employer's address	<b>176 Central Avenue West Caldwell, NJ 07006</b>	
	<b>( Spouse is not currently receiving any wages or other employment income)</b>	

How long employed there? **April 2021 to Present**

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <b>10,400.00</b>	\$ <b>0.00</b>
3. Estimate and list monthly overtime pay.	3. +\$ <b>0.00</b>	+\$ <b>0.00</b>
4. Calculate gross Income. Add line 2 + line 3.	4. \$ <b>10,400.00</b>	\$ <b>0.00</b>

Debtor 1 Frederico C Magalhaes

Case number (if known)

22-13079

	For Debtor 1	For Debtor 2 or non-filing spouse
<b>Copy line 4 here</b>	<b>4. \$ 10,400.00</b>	<b>\$ 0.00</b>
<b>5. List all payroll deductions:</b>		
5a. <b>Tax, Medicare, and Social Security deductions</b>	5a. \$ <b>2,308.80</b>	\$ <b>0.00</b>
5b. <b>Mandatory contributions for retirement plans</b>	5b. \$ <b>0.00</b>	\$ <b>0.00</b>
5c. <b>Voluntary contributions for retirement plans</b>	5c. \$ <b>0.00</b>	\$ <b>0.00</b>
5d. <b>Required repayments of retirement fund loans</b>	5d. \$ <b>0.00</b>	\$ <b>0.00</b>
5e. <b>Insurance</b>	5e. \$ <b>0.00</b>	\$ <b>0.00</b>
5f. <b>Domestic support obligations</b>	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. <b>Union dues</b>	5g. \$ <b>0.00</b>	\$ <b>0.00</b>
5h. <b>Other deductions. Specify:</b> _____	5h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	<b>6. \$ 2,308.80</b>	\$ <b>0.00</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	<b>7. \$ 8,091.20</b>	\$ <b>0.00</b>
<b>8. List all other income regularly received:</b>		
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>0.00</b>
8b. <b>Interest and dividends</b>	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. <b>Unemployment compensation</b>	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. <b>Social Security</b>	8e. \$ <b>0.00</b>	\$ <b>0.00</b>
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <b>0.00</b>	\$ <b>0.00</b>
8g. <b>Pension or retirement income</b>	8g. \$ <b>0.00</b>	\$ <b>0.00</b>
<b>Income tax refunds ( average over 12 months ), estimated</b>		
8h. <b>Other monthly income. Specify: 12 months , estimated ( No income tax refunds expected or received)</b>	8h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>
	\$ <b>0.00</b>	\$ <b>0.00</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	<b>9. \$ 0.00</b>	\$ <b>0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<b>10. \$ 8,091.20</b>	+ \$ <b>0.00</b>
	\$ <b>0.00</b>	= \$ <b>8,091.20</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +\$ <b>0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ <b>8,091.20</b>	
	Combined monthly income	
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____	<p><b>Debtor's spouse is not currently working.</b>  <b>Spouse is currently caring for her mother who has several health issues.</b>  <b>Debtor is employed in the construction trades. Debtor's income is flexible and not consistent.</b>  <b>Debtor usually receives more income in the summer and spring months, estimated. Debtor's income, as listed on schedules, is an adjusted and projected average.</b>  <b>Monthly income to increase when and if , debtor's spouse, returns to regular employment / operation of business.</b></p>	

Debtor 1 Frederico C Magalhaes

Case number (*if known*) 22-13079

Fill in this information to identify your case:

Debtor 1	<b>Frederico C Magalhaes</b>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<b>DISTRICT OF NEW JERSEY</b>
Case number (If known)	<b>22-13079</b>

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?  No

Do not list Debtor 1 and  
Debtor 2.

Yes. Fill out this information for  
each dependent.....

Dependent's relationship to  
Debtor 1 or Debtor 2

Dependent's  
age

Does dependent  
live with you?

Do not state the  
dependents names.

Son

17 Years

No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

3. Do your expenses include  
expenses of people other than  
yourself and your dependents?  No  
 Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know  
the value of such assistance and have included it on Schedule I: Your Income  
(Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage  
payments and any rent for the ground or lot.

4. \$ **3,393.00**

#### Your expenses

If not included in line 4:

4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues

4a. \$ **0.00**  
 4b. \$ **0.00**  
 4c. \$ **125.00**  
 4d. \$ **0.00**  
 5. \$ **0.00**

5. Additional mortgage payments for your residence, such as home equity loans

Debtor 1 **Frederico C Magalhaes**

Case number (if known) **22-13079**

6. <b>Utilities:</b>	6a. Electricity, heat, natural gas	6a. \$ <b>315.00</b>
	6b. Water, sewer, garbage collection	6b. \$ <b>95.00</b>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <b>395.00</b>
	6d. Other. Specify:	6d. \$ <b>0.00</b>
7. <b>Food and housekeeping supplies</b>	7. \$ <b>650.00</b>	
8. <b>Childcare and children's education costs</b>	8. \$ <b>0.00</b>	
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <b>85.00</b>	
10. <b>Personal care products and services</b>	10. \$ <b>100.00</b>	
11. <b>Medical and dental expenses</b>	11. \$ <b>75.00</b>	
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <b>300.00</b>	
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <b>0.00</b>	
14. <b>Charitable contributions and religious donations</b>	14. \$ <b>0.00</b>	
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	15a. Life insurance	15a. \$ <b>0.00</b>
	15b. Health insurance	15b. \$ <b>55.00</b>
	15c. Vehicle insurance	15c. \$ <b>165.00</b>
	15d. Other insurance. Specify:	15d. \$ <b>0.00</b>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16. \$ <b>0.00</b>	
17. <b>Installment or lease payments:</b>	17a. Car payments for Vehicle 1	17a. \$ <b>822.00</b>
	17b. Car payments for Vehicle 2	17b. \$ <b>0.00</b>
	17c. Other. Specify: <b>Mercedes Benz Financial ( Paid solely by spouse)</b>	17c. \$ <b>0.00</b>
	17d. Other. Specify: <b>Caterpillar Financial Services (Paid by debtor's employer)</b>	17d. \$ <b>0.00</b>
	<b>Caterpillar Financial Services ( Paid by debtor's employer)</b>	\$ <b>0.00</b>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ <b>0.00</b>	
19. <b>Other payments you make to support others who do not live with you.</b> Specify:	19. \$ <b>0.00</b>	
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	20a. Mortgages on other property	20a. \$ <b>0.00</b>
	20b. Real estate taxes	20b. \$ <b>0.00</b>
	20c. Property, homeowner's, or renter's insurance	20c. \$ <b>0.00</b>
	20d. Maintenance, repair, and upkeep expenses	20d. \$ <b>0.00</b>
	20e. Homeowner's association or condominium dues	20e. \$ <b>0.00</b>
21. <b>Other:</b> Specify:	21. +\$ <b>0.00</b>	
22. <b>Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$ <b>6,575.00</b>	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <b>6,575.00</b>	
22c. Add line 22a and 22b. The result is your monthly expenses.		
23. <b>Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <b>8,091.20</b>	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <b>6,575.00</b>	
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ <b>1,516.20</b>	
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: <b>Some monthly household and or living expenses likely to increase with an increase in monthly income.</b>	
	<b>Debtor's spouse may have some expenses , that are solely her responsibility, that are not reflected on schedules.</b>	

Fill in this information to identify your case:

Debtor 1	<b>Frederico C Magalhaes</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number (if known)	<u>22-13079</u>		

Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Frederico C Magalhaes

**Frederico C Magalhaes**

Signature of Debtor 1

Date 5/13/2022

X

Signature of Debtor 2

Date

Fill in this information to identify your case:

Debtor 1	<b>Frederico C Magalhaes</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number (if known)	<b>22-13079</b>		

Check if this is an amended filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

Married  
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No  
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2 Prior Address:	Dates Debtor 2 lived there
27 Brookside Avenue Caldwell, NJ 07006	From-To: <b>Over the course of the past 3 years, estimated (rental unit)</b>	<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1 From-To:

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

No  
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

#### Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No  
 Yes. Fill in the details.

Debtor 1	Gross income (before deductions and exclusions)	Debtor 2	Gross income (before deductions and exclusions)
Sources of income Check all that apply.		Sources of income Check all that apply.	

	<b>Debtor 1</b> <b>Sources of income</b> Check all that apply.	<b>Gross income</b> (before deductions and exclusions)	<b>Debtor 2</b> <b>Sources of income</b> Check all that apply.	<b>Gross income</b> (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$0.00
<b>For last calendar year: (January 1 to December 31, 2021 )</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$0.00	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$0.00
<b>For the calendar year before that: (January 1 to December 31, 2020 )</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$0.00	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No  
 Yes. Fill in the details.

<b>Debtor 1</b> <b>Sources of income</b> Describe below.	<b>Gross income from each source</b> (before deductions and exclusions)	<b>Debtor 2</b> <b>Sources of income</b> Describe below.	<b>Gross income</b> (before deductions and exclusions)
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**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575\* or more?

No. Go to line 7.  
 Yes. List below each creditor to whom you paid a total of \$7,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.  
 Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
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Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
Flagstar Bank 5151 Corporate Drive Troy, MI 48098	Within the past 90 days. Ordinary monthly payments of home mortgage.	\$10,179.00	\$454,260.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
PSEG PO Box 14104 New Brunswick, NJ 08906-4104	Within the past 90 days. Ordinary monthly payments of utilities, estimated	\$800.00	\$0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other <u>Utilities</u>
Ally Financial Attn: Bankruptcy PO Box 380901 Bloomington, MN 55438	Within the past 90 days. Ordinary monthly payments of automobile loan.	\$2,466.00	\$61,879.00	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Mercedes-Benz Financial Services Attn: Bankruptcy PO Box 685 Roanoke, TX 76262	Within the past 90 days. Ordinary monthly payments of automobile lease. Solely paid by debtor's spouse.	\$0.00	\$80,709.00	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____

## 7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

 No Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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## 8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

 No Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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Include creditor's name

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures****9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No

Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Steven Runfolo v. Frederico C Magalhaes, et. als. L-6804-21	Contract claim	Superior Court of New Jersey Essex County 50 W. Market Street Newark, NJ 07102	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgement entered for Plaintiff.
John Deere Construction And Forestry v. Frederico C Magalhaes, et. als. L-001137-19	Contract claim	Superior Court of New Jersey Essex County 50 W. Market Street Newark, NJ 07102	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgement entered for Plaintiff.
Caterpillar Financial Services Corp. v. Frederico C Magalhaes, et. als. L-004204-21	Contract claim	Superior Court of New Jersey Essex County 50 W. Market Street Newark, NJ 07102	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgement entered for Plaintiff.
24/7 Security LLC v. Frederico C Magalhaes, et. als. DC-001619-19	Contract claim	Superior Court of New Jersey Essex County 50 W. Market Street Newark, NJ 07102	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgement entered for Plaintiff.
Mark and Jennifer O'Conner v. Frederico C Magalhaes, et. als. L-6855-21	Contract claim	Superior Court of New Jersey Essex County 50 W. Market Street Newark, NJ 07102	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgement entered for Plaintiff.
State Of New Jersey v. Frederico C Magalhaes DJ-0136100-22	Tax Lien	Superior Court of New Jersey County of Mercer PO Box 8068 Trenton, NJ 08625	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgement entered for Plaintiff.

Case title Case number	Nature of the case	Court or agency	Status of the case
Porth Authority of NY and NJ v. Frederico C Magalhaes 2019-8421	Contract claim	Supreme Court of New York County of New York 60 Centre Street New York, NY 10016	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
NJ Manufacturers Insurance Company v. Imperial Companies, LLC L-009785-21	Contract claim	Superior Court of New Jersey Essex County 50 W. Market Street Newark, NJ 07102	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

No. Go to line 11.  
 Yes. Fill in the information below.

Creditor Name and Address	Describe the Property	Date	Value of the property
	Explain what happened		

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No  
 Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No  
 Yes

#### Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No  
 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No  
 Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No  
 Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .			

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No  
 Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Raymond and Raymond, Attorneys At Law Attn: Herbert B. Raymond, ESQ. 7 Glenwood Avenue Suite 408, 4th Floor East Orange, NJ 07017 herbertraymond@gmail.com	Court filing fees of \$313.00 dollars paid by client prior to filing of the petition. Thirty-seven dollars for credit report / liability report. Client paid a retainer fee of 1100.00 dollars. Legal fees of \$4750.00 dollars. Balance of legals of \$3610.00 dollars, estimated to be paid through chapter 13 plan. Legal fees subject to addtional fees and fee applications for continuing legal services.	April 2022	\$1,450.00
Access Counseling, Inc. 633 West 5th Street Suite#26001 Los Angeles, CA 90071 www.accesscounselinginc.org	\$8.95 dollars for court required credit conseling course.	April 2022	\$8.95
Mack Appraisal Service, LLC 39 Whitfield Place Caldwell, NJ 07006 mackappraisal@gmail.com	\$150.00 dollars for real property appraisal.	April 2022	\$150.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No  
 Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you			

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No

Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
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**Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No

Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
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21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No

Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
---	---	-----------------------	--------------------------

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No

Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No

Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
--	---	-----------------------	-------

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or

toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- No
- Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

- No
- Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
--	---	-----------------------------------	----------------

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- No
- Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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#### **Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- A member of a limited liability company (LLC) or limited liability partnership (LLP)
- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation
- No. None of the above applies. Go to Part 12.
- Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.
Build Logistics, Inc. 27 Brookside Avenue Caldwell, NJ 07006	Incorporated in the State of NJ. Solely owned by Frederico Magalhaes (debtor) Business operated providing concrete and cement work. No real property. No large accounts receivables. No large equipment.	Dates business existed EIN: XXX-XX-4742 From-To 2016 to 2018, estimated (Not currently operating)

<b>Business Name</b> <b>Address</b> (Number, Street, City, State and ZIP Code)	<b>Describe the nature of the business</b>  <b>Name of accountant or bookkeeper</b>	<b>Employer Identification number</b> <b>Do not include Social Security number or ITIN.</b>
<b>Imperial Companies, LLC</b> <b>176 Central Avenue</b> <b>West Caldwell, NJ 07006</b>	<b>Incorporated in the State of NJ.</b> <b>Jointly owned by Frederico Magalhaes (debtor) and Steven Runfolo.</b> <b>Business operated providing concrete and cement work. No real property. No large accounts receivables. No large equipment.</b>	<b>Dates business existed</b>  <b>EIN:</b> <b>XXX-XX-4742</b>
		<b>From-To</b> <b>2017 to 2021 ( Not currently operating)</b>

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No

Yes. Fill in the details below.

<b>Name</b> <b>Address</b> (Number, Street, City, State and ZIP Code)	<b>Date Issued</b>
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**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Frederico C Magalhaes

**Frederico C Magalhaes**

Signature of Debtor 1

**Signature of Debtor 2**

Date 5/13/2022

Date \_\_\_\_\_

**Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?**

No

Yes

**Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?**

No

Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:	
Debtor 1	<b>Frederico C Magalhaes</b>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	District of New Jersey
Case number (if known)	<b>22-13079</b>

Check as directed in lines 17 and 21:	
According to the calculations required by this Statement:	
<input checked="" type="checkbox"/>	1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
<input type="checkbox"/>	2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
<input checked="" type="checkbox"/>	3. The commitment period is 3 years.
<input type="checkbox"/>	4. The commitment period is 5 years.

Check if this is an amended filing

## Official Form 122C-1

### Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

#### Part 1: Calculate Your Average Monthly Income

- What is your marital and filing status? Check one only.
 

Not married. Fill out Column A, lines 2-11.

Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ <b>0.00</b>	\$ <b>0.00</b>
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ <b>0.00</b>	\$ <b>0.00</b>
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$ <b>0.00</b>	\$ <b>0.00</b>
5. Net income from operating a business, profession, or farm	<b>Debtor 1</b>	
Gross receipts (before all deductions)	\$ <b>0.00</b>	
Ordinary and necessary operating expenses	-\$ <b>0.00</b>	
Net monthly income from a business, profession, or farm	\$ <b>0.00</b>	Copy here -> \$ <b>0.00</b>
6. Net income from rental and other real property	<b>Debtor 1</b>	
Gross receipts (before all deductions)	\$ <b>0.00</b>	
Ordinary and necessary operating expenses	-\$ <b>0.00</b>	
Net monthly income from rental or other real property	\$ <b>0.00</b>	Copy here -> \$ <b>0.00</b>

Debtor 1

Frederico C Magalhaes

Case number (if known)

22-13079**7. Interest, dividends, and royalties**

Column A Debtor 1	Column B Debtor 2 or non-filing spouse
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

**8. Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you ..... \$ 0.00  
For your spouse ..... \$ 0.00

**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ <u>0.00</u>	\$ <u>0.00</u>
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**10. Income from all other sources not listed above.** Specify the source and amount.

Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
<b>+ \$ <u>0.00</u></b>	<b>\$ <u>0.00</u></b>

Total amounts from separate pages, if any.

**11. Calculate your total average monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ <u>0.00</u>	<b>+ \$ <u>0.00</u></b>	<b>= \$ <u>0.00</u></b>
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Total average monthly income

**Part 2: Determine How to Measure Your Deductions from Income****12. Copy your total average monthly income from line 11.** ..... \$ 0.00**13. Calculate the marital adjustment.** Check one:

You are not married. Fill in 0 below.  
 You are married and your spouse is filing with you. Fill in 0 below.  
 You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

\$ _____	\$ _____
_____	\$ _____
<b>+ \$ _____</b>	
Total ..... \$ <u>0.00</u>	Copy here=> - <u>0.00</u>

**14. Your current monthly income.** Subtract line 13 from line 12. \$ 0.00**15. Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here=> ..... \$ 0.00

Debtor 1

**Frederico C Magalhaes**

Case number (if known)

**22-13079**

Multiply line 15a by 12 (the number of months in a year).

**x 12**

15b. The result is your current monthly income for the year for this part of the form. ....

\$ **0.00**

**16. Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live.

**NJ**

16b. Fill in the number of people in your household.

**3**

16c. Fill in the median family income for your state and size of household.

\$ **117,697.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**

17a.  Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).

17b.  Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)**

18. **Copy your total average monthly income from line 11.** .... \$ **0.00**

19. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a.

-\$ **0.00**

19b. **Subtract line 19a from line 18.**

\$ **0.00**

**20. Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b ....

\$ **0.00**

Multiply by 12 (the number of months in a year).

**x 12**

20b. The result is your current monthly income for the year for this part of the form

\$ **0.00**

20c. Copy the median family income for your state and size of household from line 16c ....

\$ **117,697.00**

**21. How do the lines compare?**

Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.

Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

**X /s/ Frederico C Magalhaes**

**Frederico C Magalhaes**

Signature of Debtor 1

Date **5/13/2022**

MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Debtor 1

Frederico C Magalhaes

Case number (if known)

22-13079

## Current Monthly Income Details for the Debtor

### Debtor Income Details:

Income for the Period **10/01/2021** to **03/31/2022**.

#### **Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions**

Source of Income: **Concrete Solutions NJ, LLC**

Year-to-Date Income:

Last Year:

Starting Year-to-Date Income: **\$0.00** from check dated **9/30/2021**.

Ending Year-to-Date Income: **\$0.00** from check dated **12/31/2021**.

This Year:

Current Year-to-Date Income: **\$0.00** from check dated **3/31/2022**.

Income for six-month period (Current+ (Ending-Starting)): **0.00**.

Average Monthly Income: **\$0.00**.

Remarks:

**Debtor's current employer. Debtor is currently working for this employer.**

**Debtor is employed in the construction trades. Debtor's income is flexible and not consistent. Debtor usually receives more income in the summer and spring months, estimated.**

Debtor 1

Frederico C Magalhaes

Case number (if known)

22-13079

### **Current Monthly Income Details for the Debtor's Spouse**

#### **Spouse Income Details:**

Income for the Period **10/01/2021** to **03/31/2022**.

#### **Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions**

Source of Income: **( Currently Not Working)**

Year-to-Date Income:

Last Year:

Starting Year-to-Date Income: **\$0.00** from check dated **9/30/2021**.

Ending Year-to-Date Income: **\$0.00** from check dated **12/31/2021**.

This Year:

Current Year-to-Date Income: **\$0.00** from check dated **3/31/2022**.

Income for six-month period (Current+(Ending-Starting)): **0.00**.

Average Monthly Income: **\$0.00**.

Remarks:

**Spouse is not currently working.**

**Spouse is not currently receiving any wages or other employment income.**

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.”

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

**You should have an attorney review your decision to file for bankruptcy and the choice of chapter.**

### Chapter 7: Liquidation

\$245 filing fee

\$78 administrative fee

+ \$15 trustee surcharge

\$338 total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

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\$1,167		filing fee		
+		\$571	administrative fee	
		\$1,738		total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## Read These Important Warnings

**Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.**

**Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.**

**You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.**

**Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.**

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	<u>administrative fee</u>
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	<u>administrative fee</u>
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

<http://www.uscourts.gov/forms/bankruptcy-forms>

### **Bankruptcy crimes have serious consequences**

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)  
HERBERT B. RAYMOND, ESQ. HR#1379  
7 GLENWOOD AVENUE  
SUITE 408  
EAST ORANGE, NJ 07017  
973-675-5622  
HERBERTRAYMOND@GMAIL.COM

In Re: **Frederico C Magalhaes**

Case No.: 22-13079

Chapter: 13

Judge:

**DISCLOSURE OF CHAPTER 13 DEBTOR'S ATTORNEY COMPENSATION**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. R. Bankr. P. 2016(b), I certify that I am the attorney for the debtor(s) and that compensation was paid to me within one year before the filed date of the petition, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in connection with this bankruptcy case is as follows:

■ Under D.N.J. LBR 2016-5(b), I have agreed to accept for all legal services required to confirm a plan, subject to the exclusions listed below, including administrative services that may occur postconfirmation, a flat fee in the amount of \$ 4,750.00. I understand that I must demonstrate that additional services were unforeseeable at the time of the filing of this disclosure if I seek additional compensation and reimbursement of necessary expenses.

Legal services on behalf of the debtor in connection with the following are not included in the flat fee:

Representation of the debtor in:

- adversary proceedings,
- loss mitigation/loan modification efforts,
- post-confirmation filings and matters brought before the Court.

I have received: \$ 1,100.00

The balance due is: \$ 3,650.00

The balance ■ will □ will not be paid through the plan.

□ Under D.N.J. LBR 2016-5(c), I have agreed to accept for legal services provided on behalf of the debtor in this case, an hourly fee of \$ \_\_\_\_\_. The hourly fee charged by other members of my firm that may provide services to this client range from \$ \_\_\_\_ to \$ \_\_\_\_\_. I understand that I must receive the Court's approval of any fees or expenses to be paid to me in this case post petition pursuant to D.N.J. LBR 2016-1.

I have received: \$ \_\_\_\_

2. The source of the funds paid to me was:

■ Debtor(s) □ Other (specify below)

3. If a balance is due, the source of future compensation to be paid to me is:

Debtor(s)  Other (specify below)

4. I  have or  have not agreed to share compensation with another person(s) unless they are members of my law firm. If I have agreed to share compensation with a person(s) who is not a member of my law firm, a copy of that agreement and a list of the people sharing in the compensation is attached.

5. (a) The Debtor(s) agree that coverage counsel may appear at hearings on their behalf in lieu of counsel retained by Debtor(s) as needed. If possible, Debtor's counsel will advise Debtor(s) of the use of coverage counsel for any hearings prior to that hearing. Debtor(s) acknowledge that coverage counsel may not be a member of my firm and may or may not be compensated for their appearance.

Debtor(s) Initials

Debtor(s) Initials

(b) The Debtor(s) DO NOT agree that coverage counsel may appear at hearings on their behalf in lieu of counsel retained by Debtor(s) as needed. All appearances related to the Debtor(s) matter will be made by me, the undersigned attorney, or members of my law firm.

**/s/ FCM**

Debtor(s) Initials

Debtor(s) Initials

6. The Debtor(s) have reviewed this Disclosure and it is consistent with the terms of the Retainer Agreement.

Date: 5/13/2022

**/s/ Frederico C Magalhaes**

**Frederico C Magalhaes**

Debtor

Date:

Joint Debtor

Date: 5/13/2022

**/s/ HERBERT B. RAYMOND, ESQ.**

**HERBERT B. RAYMOND, ESQ. HR#1379**

Debtor's Attorney

**Disclosure of Chapter 13 Debtor's Attorney Compensation**  
**Attachment A**

**Retainer Agreement**

This shall constitute the fee arrangement between you, the client or Debtor(s) and the law firm, that is Herbert B. Raymond, Esq., Jeffrey M. Raymond, Esq., and Kevin L. DeLyon, Esq., dba Raymond and Raymond. The fee you are being charged, pre-confirmation, is a set fee, with possible upward adjustment, contingent on services rendered. The fee you are being charged is \$4750.00 dollars, plus filing fees and costs of approximately \$400 (consisting of the court filing fee, the credit counseling fee and the credit reporting fee, i.e. actual costs of filing).

**Pre-Confirmation with Adjustment if Necessary:** The fee charged relates to pre-confirmation services only and is a set fee, in other words, it is a flat rate fee which may be adjusted upwards depending on the services rendered in the case. The maximum amount, that the fee may be increased is to the sum of \$4,750.00, a sum set by the Court, exclusive of costs. The Debtor consents and agrees to be charged this fee and understands that if the fee charged is less than the \$4,750, that the attorneys/law firm, may amend the fee disclosure so that the increased fee is charged. The amended fee disclosure statement, will be e-mailed or mailed to the Debtor/client. By signing this agreement, despite the legal fee charged to you, you consent to a legal fee to be charged of up to \$4,750, depending on the circumstances in the case (if additional services are rendered).

**A. Excluded Services:** Services pertaining to loss mitigation or loan modification efforts and representation in adversary proceedings, is not included in the fees being charged. The Court specifically excludes such fees from the flat rate charge.

i. The legal fees for loss mitigation vary and the basic or standard charge is \$1,500.00. This sum is in addition to the flat or set fee noted above. There may also be additional fees pertaining to loss mitigation such as, but not including, fees for status conferences (charged at \$300 to \$500), loss mitigation extension or termination applications (\$250 to \$400) and motions to approve a loan modification (\$750).

ii. **Representation in Adversary Proceedings:** Fees pertaining to adversary proceedings are not included in the set fee and are covered in the section labeled Litigation below.

**Litigation:** In some circumstances, as determined by counsel, involving considerable litigation or matters which are substantially contested, such as but not limited to, complicated legal issues, adversary proceedings, legal briefing or plenary hearings (involving a contested factual issue such as, but not limited to a valuation hearing or contested confirmation issue), a request may be made, by the law firm, to the Court, for fees to be paid an hourly rate, which shall be the rate in effect, set by the firm, at the time the services are rendered to the Debtor. Currently the maximum rate in effect is \$350 per hour. Alternatively, the law firm may charge a flat or set fee for such services, to be determined by counsel, at the time the services are rendered, based on the anticipated amount and complexity of the work to be performed.

**Appeal:** In no event will the fee cover an appeal and no appeal will be under-taken without another agreement between the Debtor and law firm and the payment of the required legal fees and costs of appeal, if required per the agreement. The agreement may provide that legal fees only will be paid through the bankruptcy Chapter 13 plan as an administrative expense requiring no initial fee payment. Actual costs must be paid immediately by the client whether the fee is paid at the time of execution or

through the plan. The fee may be a set or flat fee, to be determined by counsel, at the time the anticipated services are rendered, based on the anticipated amount and complexity of the work to be performed. Alternatively, the fee may be premised on hourly billing at the current hourly rate in effect.

Fees for pre-confirmation services whether included or excluded, will be part of your Chapter 13 plan to the extent not paid initially and if the fee is for an excluded service or if the pre-confirmation fee is increased due to the rendering of additional services, the Chapter 13 plan payment may increase. By signing this agreement, you consent to the fees that are charged and to be included under the plan and the law firm will continue to represent you and make adjustment for the fees as necessary, depending on services rendered, and the fees will be part of your Chapter 13 plan and may result in an increase in plan payments.

**Unanticipated/Unforeseeable At the Time of Filing and/or Post-Confirmation:** The fee noted above, whether flat rate, increased by adjustment or hourly, does not include any services rendered to you, if unanticipated/unforeseeable at the time of filing and/or after the approval (confirmation) of your plan. Thus any service, including but not limited to services, other than those services deemed part and parcel of the original fee or plan, performed after the confirmation of your plan or that were unanticipated or unforeseeable at the time of your filing, may be charged to you, pursuant to the following schedule and are known as supplemental counsel fees:

- a. Modified Plans: \$500
- b. Motions Filed on Behalf of the Debtor: \$750
- c. Defense of Trustee Motion(s) or Trustee Default Certification(s): \$400
- d. Stay Relief Motions or any Other Motion(s), Application(s) or Default Certifications Filed Against the Debtor: \$400 to \$650
- e. Retention Application(s): \$350
- f. Notice of Settlement and/or Notice of Sale: \$250
- g. Amendments to Petition For All Schedules Except Schedules I and J: \$200 (Plus Actual Costs)
  - i. Amendment(s) to Petition for Schedules I and/or J: \$250 Per Schedule Plus Actual Costs, if applicable
  - h. Additional Court Appearances Pertaining to Any of the Above or Below: \$150
  - i. Preparation of Wage Order: \$150
- j. Conversion of Case: Any amounts still due under the plan plus additional legal fees (\$350 to \$1,200) and actual costs of conversion such as amendment filing fee and conversion fee
- k. Filing of Proof of Claim on Behalf of Any Creditor: \$275

These after confirmation and/or unanticipated/unforeseeable at the time of filing, supplemental legal fees are be charged to the Debtor/Client consistent with this schedule. In very complicated or time consuming situations, like, for example, where a legal issue arises or where there is a contested factual issue necessitating a plenary hearing, the fee charged may be on an hourly basis, at the rate, in counsel's discretion, in effect at the time the service is rendered. Alternatively, the law firm may charge a flat fee for such services, to be determined at the time the services are rendered, based on the anticipated amount and complexity of the work to be performed. The Debtor(s) consents to the post-confirmation fees and/or unanticipated/unforeseeable at the time of filing fees to be charged, whether on an hourly basis, pursuant to this fee schedule (for an enumerated or standard service)

and/or on a set or flat fee basis, and the attorney will represent the Debtor(s) and charge the Debtor pursuant to the this schedule, with the legal fees, in most cases, to be added to the plan, unless the Debtor notifies the firm otherwise. The additional fee, if made a part of the plan, may result in an increase in the Debtor's plan payment to the Trustee.

The fee schedule shall be inapplicable, should there be any major change to the Bankruptcy Code or other applicable law, in which case the law firm shall publish and retain a new schedule, for inspection and review by the client upon request. The new fee schedule shall be implemented only in the case of a substantial change to the law and shall apply to all ongoing cases.

**Costs:** Actual costs of filing, such as, but not limited to the costs noted above (i.e. court filing fees, credit reporting fees, conversion fees, appeal fees, title report costs, debtor education course, loss mitigation web portal, amendment, reopening, case severing, judgment search, judgment cancellation or mortgage recording), must be paid by the Debtor/Client. These actual costs must be paid by the Debtor and the actual cost must be paid to counsel before it is incurred, unless paid through the bankruptcy plan, if applicable.

**Fees Due Upon Dismissal or Conversion:** If your case is ever dismissed, you will still owe to the law firm any amounts due under the plan which have yet to be paid (unpaid amounts). Similarly, upon conversion, the amounts still due under the plan, must be paid before conversion of your case to another chapter of the code, and you have agreed, by signing this agreement, we have no obligation to convert the case, until all fees and costs due to the firm are completely paid.

**Irrevocable Assignment of Legal Fees and/or Costs:** The Debtor, by signing this statement, assigns his/her/their interest, in the funds held by the Trustee, to the extent Counsel is still owed legal fees or expenses, for services rendered or expenses incurred. You hereby irrevocably assign to us your interest in all payments made to the Chapter 13 Trustee, to the extent of any balance due, subject to Court approval of such fees and/or expenses. If your case is dismissed, or converted before our fees and/or expenses are paid in full, you agree to allow the Chapter 13 Trustee to pay the balance due to us directly from funds that would otherwise be returned to you, subject to Court approval of the fees and/or expenses. This means that if the Chapter 13 Trustee is holding funds, from payments that you made into the case, at the time the case is converted or dismissed, you have agreed that those funds are assigned to us and that such funds will be paid to our firm on account of legal fees and/or costs still due and owing.

By signing this agreement, you agree to the fee structure noted above regarding the legal fees (flat, adjustment upward, hourly, post-confirmation and unanticipated/unforeseeable), and to the assignment of Legal Fees and/or Costs in the case. By signing this agreement, I consent to the terms and accept the fee agreement and understand the fee arrangement. This means that my attorney(s) will continue to represent me and any charges shall be consistent with this agreement. I understand that effective legal representation means cooperating with my attorney by providing information, whether in the form of documents or information, and being forthright (honest). I understand that should I fail to cooperate with my attorney in this manner or that if I am not forthright, I jeopardize the continuation of my case and my attorney may ask the Court to withdraw as my counsel. There will be no refunds of any legal fees if the firm withdraws as counsel and there will be no refunds of any sums once the case is filed with the Court.

**Designation of Contact:** You must provide us, to be noted on this agreement, in this space with a cellular phone number and email address, so that we are able to contact you to discuss your case (including how to proceed in any situation) and provide you with information pertaining to your case. You consent, by signing this agreement, to receiving and obtaining information about your case through email (thus we will send all correspondence and documents to you through email and not by regular mail except in exceptional circumstances) and to be contacted to discuss your case by phone, email and/or text message. You are responsible for checking and receiving all messages through these methods and should you fail to respond to us, we will either:

- a) Take the steps we deem necessary or appropriate in the situation to best represent you**
- b) File a request to no longer be your attorney**
- c) Not oppose relief requested in certain situations resulting in the loss of property and/or the dismissal of your case**

**You must immediately notify us should there be any change in your email address or phone number, so that we may contact you when necessary.**

**Title and Judgment Searches:** If you own real estate (such as a house), we encourage you to obtain a title search and/or judgment search, to determine the encumbrances against your property, in the case of a mortgage or other lien and/or to determine docketed judgments which operate as liens against the property. We are not professional property evaluators and the only way to properly determine whether a lien exists, as to real estate, is to obtain a title search. As to judgments, we also cannot properly determine judgments against you without a commercially obtained judgment search. The cost of a title report is several hundred dollars and a judgment search is typically less than \$100. If you wish to obtain a title report and/or judgment search, you must pay these costs to us initially. By initialing this statement, you have indicated that you understand our recommendation to obtain these professional reports and that by not obtaining these reports we cannot properly determine liens, mortgages or judgments against real estate that you own [We may obtain information as to judgments, mortgages or liens through public records but cannot promise or guarantee that the information is correct, which may adversely affect you or ultimately result in additional costs or fees in your case or otherwise], which may seriously affect you should you ultimately want to sell or refinance the property.

**If you do not own real estate, a judgment search is still a recommended course of action, since it may be the case that judgments entered against you form a cloud on title in the event you purchase or obtain real estate after your bankruptcy case is completed. Judgments may also negatively affect your credit.**

**FREDERICO MAGALHAES , Debtor /s/**

**United States Bankruptcy Court  
District of New Jersey**

In re Frederico C Magalhaes

Debtor(s)

Case No. 22-13079  
Chapter 13

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: 5/13/2022

/s/ Frederico C Magalhaes

**Frederico C Magalhaes**

Signature of Debtor